Case 19-24142-TPA Doc 26 Filed 11/24/19 Entered 11/25/19 00:42:44 Desc Imaged

	Certificate of N	Notice Page 1 of 4	
Information to i	dentify the case:	todos i ago I or i	
Debtor 1	Thomas A. Mann II	Social Security number or ITIN xxx-xx-0822	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	Beth A. Mann	Social Security number or ITIN xxx-xx-2242	
	First Name Middle Name Last Name	EIN	
United States Bankı	uptcy Court WESTERN DISTRICT OF PENNSYLV	VANIA Date case filed for chapter 13 10/24/19	
Case number: 19-	-24142–TPA		

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Thomas A. Mann II	Beth A. Mann
2.	All other names used in the last 8 years		
3.	Address	565 Franklin St. Freeport, PA 16229	565 Franklin St. Freeport, PA 16229
4.	Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412–391–8000 Email: julie.steidl@steidl-steinberg.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.qov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 11/22/19

For more information, see page 2

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Debtor Thomas A. Mann II and Beth A. Mann

Case number 19-24142-TPA

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	December 16, 2019 at 01:00 PM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219			
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/14/20			
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or				
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/2/20			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 4/21/20			
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrending to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 12/16/19 at 01:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if reflective the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	scharged until all payments under the plan t the debt from the debtors personally except red from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you			

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Thomas A. Mann, II Beth A. Mann Debtors Case No. 19-24142-TPA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: dkam Page 1 of 2 Date Rcvd: Nov 22, 2019 Form ID: 309I Total Noticed: 36

	t class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 24, 2019. db/jdb	+Thomas A. Mann, II, Beth A. Mann, 565 Franklin St., Freeport, PA 16229-1217
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
tr cr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,
15145512	845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15161004	+First Universal Finance, 115 Freeport Rd., Suite 1, New Kensington, PA 15068-6010
15161007 15145514	+JOSHUA MCNAMARA, ESQ, 2 INDUSTRIAL WAY WEST, PO BOX 500, Eatontown, NJ 07724-0500 KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000,
	New York, NY 10106
15161009 15145515	+Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1271 +PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15161164	+Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pgh, PA 15233-1828
15145516	+TW Philips Gas & Oil Company, c/o Peoples Gas Company, 205 North Main St.,
15145517	Butler, PA 16001-4998 +Universal Finance, 115 Freeport Rd., Suite 1, New Kensington, PA 15068-6010
15145519	+Walmart, PO Box 536927, Atlanta, GA 30353-6927
15145522	+Zocal Loan Company, 53 Third St., San Francisco, CA 94103-3151
Notice by elec	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: julie.steidl@steidl-steinberg.com Nov 23 2019 03:16:14 Kenneth Steidl,
acy	Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2019 03:16:57 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
	Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 23 2019 03:17:10 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
cr	Pittsburgh, PA 15222-3721 +EDI: PRA.COM Nov 23 2019 07:53:00 PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021
15145510	+EDI: CAPITALONE.COM Nov 23 2019 07:53:00 Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15147186	+E-mail/Text: bankruptcy@cavps.com Nov 23 2019 03:17:29 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15145511	+EDI: RMSC.COM Nov 23 2019 07:58:00
15145513	Orlando, FL 32896-0013 E-mail/PDF: creditonebknotifications@resurgent.com Nov 23 2019 03:22:42
15161003	P.O. Box 60500, City of Industry, CA 91716-0500 +EDI: BLUESTEM Nov 23 2019 07:58:00 Fingerhut, 6250 Ridgewood Road,
15157533	Saint Cloud, MN 56303-0820 EDI: JEFFERSONCAP.COM Nov 23 2019 07:53:00 Jefferson Capital Systems LLC, Po Box 7999,
15157533	Saint Cloud Mn 56302-9617 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 23 2019 03:17:24 Jefferson Capital Systems LLC,
15161005	Po Box 7999, Saint Cloud Mn 56302-9617 EDI: JEFFERSONCAP.COM Nov 23 2019 07:53:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,
15161005	Saint Cloud, MN 56303
	E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 23 2019 03:17:24 Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15161006	EDI: JEFFERSONCAP.COM Nov 23 2019 07:53:00 Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15161006	E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 23 2019 03:17:24 Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15159425	E-mail/PDF: resurgentbknotifications@resurgent.com Nov 23 2019 03:22:07 LVNV Funding, LLC,
15161008	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 +EDI: MID8.COM Nov 23 2019 07:53:00 Midland Funding, 2365 Northside Dr Ste 300,
15161010	San Diego, CA 92108-2709 EDI: PRA.COM Nov 23 2019 07:53:00 Portfolio Recovery Associates LLC,
15146456	120 Corporate Blvd Ste 100, Norfolk, VA 23502 +EDI: RMSC.COM Nov 23 2019 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
	PO Box 41021, Norfolk, VA 23541-1021
15145518	+E-mail/Text: BankruptcyNotice@upmc.edu Nov 23 2019 03:17:41 UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15151798	+E-mail/Text: bankruptcy@firstenergycorp.com Nov 23 2019 03:17:15 West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15145520	E-mail/Text: bankruptcy@firstenergycorp.com Nov 23 2019 03:17:16 West Penn Power Company,
15145521	800 Cabin Hill Drive, Greensburg, PA 15606-2222 E-mail/Text: ebankruptcy@woodforest.com Nov 23 2019 03:17:31 Woodforest National Bank,
	P.O. Box 7889, Spring, TX 77387-7889
	TOTAL: 23

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District/off: 0315-2 User: dkam Page 2 of 2 Date Royd: Nov 22, 2019 Form ID: 309I Total Noticed: 36

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

PENNYMAC LOAN SERVICES, LLC

15161002* +Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407

TOTALS: 1, * 1, ## 0

TOTAL: 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com on behalf of Joint Debtor Beth A. Mann julie.steidl@steidl-steinberg.com, Kenneth Steidl ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste inberg.com

Kenneth Steidl on behalf of Debtor Thomas A. Mann, II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st Kenneth Steidl eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste inberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor $\,$ Peoples Gas Company LLC, f/k/a Peoples TWP LLC

sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com